

Information to identify the case:

Debtor 1	Donald E. Yauger	Social Security number or ITIN	xxx-xx-5857
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Laura K. Yauger	Social Security number or ITIN	xxx-xx-9046
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 7/15/16
Case number: 16-22627-GLT		Date case converted to chapter	7 2/23/17

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Donald E. Yauger	Laura K. Yauger
2. All other names used in the last 8 years		
3. Address	27 Chaffee Street Uniontown, PA 15401-1000	27 Chaffee Street Uniontown, PA 15401-1000
4. Debtor's attorney Name and address	Jeffrey S. Golembiewski 225 South Maple Avenue, Suite A Greensburg, PA 15601	Contact phone 724-832-0200
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990

The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 2/23/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 3, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: First Floor Conference Room, Public Service Building, 22 East Main Street, Uniontown, PA 15401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald E. Yaeger
 Laura K. Yaeger
 Debtors

Case No. 16-22627-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309B

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 Total Noticed: 39

Date Rcvd: Feb 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2017.

db/jdb
 aty +Donald E. Yaeger, Laura K. Yaeger, 27 Chaffee Street, Uniontown, PA 15401-4603
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Matthew Christian Waladt, Milstead & Associates, LLC, 1 East Stow Road,
 Marlton, NJ 08053-3118
 aty +Matthew John McClelland, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Robert H. Stone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
 14326217 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 14259926 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Attn: Collection Center,
 P.O. Box 14931, Pittsburgh, PA 15234)
 14259923 +Central Credit/Penn Credit, Attn:Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988
 14259925 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040,
 St Louis, MO 63179-0040
 14306108 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14259929 +NCC Business Services, Inc., 9428 Baymedaows Road, Suite 200, Jacksonville, FL 32256-7912
 14342103 +Navient Solutions, Inc. on behalf of, Great Lakes Higher Education Corp.,
 2401 International Lane, Madison, WI 53704-3192
 14259930 +Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
 14259935 +Trac/CBSD, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14352125 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jgolembiewski@yahoo.com Feb 24 2017 01:36:27 Jeffrey S. Golembiewski,
 225 South Maple Avenue, Suite A, Greensburg, PA 15601
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 24 2017 01:36:53 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Feb 24 2017 01:37:00
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr EDI: RECOVERYCORP.COM Feb 24 2017 01:18:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14259921 +EDI: BANKAMER.COM Feb 24 2017 01:18:00 Bank of America, N.A., Attn: Bankruptcy,
 NC4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
 14267205 EDI: CAPITALONE.COM Feb 24 2017 01:18:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14259922 +EDI: CAPITALONE.COM Feb 24 2017 01:18:00 Capital One Bank, N.A., P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 14301094 +E-mail/Text: bankruptcy@cavps.com Feb 24 2017 01:37:13 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14259927 E-mail/Text: svlainich@communitybank.tv Feb 24 2017 01:37:07 Community Bank,
 100 North Market Street, P.O. Box 357, Carmichaels, PA 15320-0357
 14282385 +E-mail/Text: svlainich@communitybank.tv Feb 24 2017 01:37:07 Community Bank,
 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
 14308012 EDI: RESURGENT.COM Feb 24 2017 01:18:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14259928 E-mail/Text: camanagement@mtb.com Feb 24 2017 01:36:42 M&T Bank, Attn: Bankruptcy,
 1100 Werhle Drive, 2nd Floor, Buffalo, NY 14240
 14281920 E-mail/Text: camanagement@mtb.com Feb 24 2017 01:36:42 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 14315335 EDI: PRA.COM Feb 24 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14274217 EDI: Q3G.COM Feb 24 2017 01:19:00 Quantum3 Group LLC as agent for,
 Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
 14263441 EDI: Q3G.COM Feb 24 2017 01:19:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788
 14262793 EDI: RECOVERYCORP.COM Feb 24 2017 01:18:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14259931 EDI: AGFINANCE.COM Feb 24 2017 01:18:00 Springleaf Financial Services,
 219 Walmart Drive, Suite C, Uniontown, PA 15401
 14274885 EDI: AGFINANCE.COM Feb 24 2017 01:18:00 Springleaf Financial Services, P.O. Box 3251,
 Evansville, IN. 47731-3251
 14298400 EDI: RMSC.COM Feb 24 2017 01:18:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 14259932 +EDI: RMSC.COM Feb 24 2017 01:18:00 Synchrony Bank/ Home Depot, C/O P.O. Box 965036,
 Orlando, FL 32896-0001

District/off: 0315-2

User: mgut
Form ID: 309B

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Total Noticed: 39

Date Rcvd: Feb 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14259933 +EDI: RMSC.COM Feb 24 2017 01:18:00 Synchrony Bank/Home Design Floorcare, P.O. Box 965036, Orlando, FL 32896-5036

14259934 +EDI: RMSC.COM Feb 24 2017 01:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.

cr Lakeview Loan Servicing, LLC

14259924* +Central Credit/Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Debtor Donald E. Yauger jgolembiewski@yahoo.com, denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Joint Debtor Laura K. Yauger jgolembiewski@yahoo.com, denisegole@yahoo.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor Bank of America, N.A. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com; pa07@ecfcbis.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9